

IN RE:

EDWARD T. MCGRATH
SANDRA MCGRATH
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-21086

Chapter 13

Document No.: 180

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 21st day of September, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
9/21/23 11:50 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE dmr

In re:
Edward T. McGrath
Sandra McGrath
Debtors

Case No. 17-21086-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Sep 21, 2023

Form ID: pdf900

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Edward T. McGrath, Sandra McGrath, 75 Linshaw Ave., Pittsburgh, PA 15205-2048
cr	+ Borough of Ingram, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14646892	+ Borough of Ingram, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14646917	+ Borough of Ingram/Montour School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14385916	+ Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067
14385917	+ Edward T. Harvey, Esquire, Hergenroeder Rega Ewing & Kennedy, LLC, 650 Smithfield St. , Suite 1700, Pittsburgh, PA 15222-3913
14385919	+ Harry A. Readshaw, Esquire, Eckert Seamans Cherin & Mellott, LLC, 60 Grant Street, 44th Floor, Pittsburgh, PA 15223-1820
14385922	+ Janet Chada, 40 West Prospect Ave., Pittsburgh, PA 15205-2241
14385923	+ John K. Weinstein, County Treasurer, Room 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2429
14385924	+ Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
14385925	+ Jordan Tax Services, PO Box 200, Bethel Park, PA 15102-0200
14647952	+ Montour School District, C/O Weiss Burkhardt Kramer, LLC., 445 Fort Pitt Blvd., Ste. 503, Pittsburgh, PA 15219-1308
14391139	+ SouthWest Communities FCU, ATTN: Edward T. Harvey, Esquire, 650 Smithfield Street, Suite 1700, Pittsburgh, PA 15222-3913
14385928	+ Southwest Community, 213 Pine Street, Carnegie, PA 15106-2438
14385929	+ Weiss Burkhardt Kramer LLC, 445 Fort Pitt Blvd., Suite 503, Pittsburgh, PA 15219-1308

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 21 2023 23:46:56	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: ebnjts@grblaw.com	Sep 21 2023 23:32:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 21 2023 23:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bheil@swcfcu.org	Sep 21 2023 23:33:00	SouthWest Communities Federal Credit Union, former, 213 Pine Street, Carnegie, PA 15106-2438
14922356	+ Email/Text: bankruptcy@acacceptance.com	Sep 21 2023 23:32:00	American Credit Acceptance dba Auto Finance, 961 E. Main St., Spartanburg SC 29302-2149
14385926	+ Email/Text: csc.bankruptcy@amwater.com	Sep 21 2023 23:33:00	American Water, PO Box 578, Alton, IL 62002-0578
14385915	+ Email/PDF: acg.coaf.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Sep 21, 2023

Form ID: pdf900

Total Noticed: 35

		Sep 21 2023 23:47:00	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
14729471	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 21 2023 23:47:52	Capital One Auto Finance, c/o AIS Portfolio Servis, P.O. Box 4360, Houston, TX 77210-4360
14416886	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 21 2023 23:47:24	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14649342	Email/PDF: bncnotices@becket-lee.com	Sep 21 2023 23:48:20	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14646918	+ Email/Text: ebnjts@grblaw.com	Sep 21 2023 23:32:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14679668	+ Email/Text: kburkley@bernsteinlaw.com	Sep 21 2023 23:32:00	Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14385918	Email/Text: collectionbankruptcies.bancorp@53.com	Sep 21 2023 23:32:00	Fifth Third Bank, 5050 Kingsley, 1M0C2J, Cincinnati, OH 45263
14385921	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 21 2023 23:32:00	IRS, Department of Treasury, Cincinnati, OH 45999
14661305	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 21 2023 23:47:26	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14388409	+ Email/PDF: rmscedi@recoverycorp.com	Sep 21 2023 23:46:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14385927	^ MEBN	Sep 21 2023 23:24:27	Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
14520192	+ Email/Text: ebnpeoples@grblaw.com	Sep 21 2023 23:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14520300	+ Email/Text: bheil@swfcu.org	Sep 21 2023 23:33:00	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14661999	+ Email/Text: rmcbknotices@wm.com	Sep 21 2023 23:32:00	Waste Management of Pennsylvania, Inc, 2625 W Grandview Rd Suite 150, Phoenix, AZ 85023-3109

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Fifth Third Bank
cr		Fifth Third Bank, an Ohio Banking Corporation
cr		Montour School District c/o Weiss Burkardt Kramer,, 445 Fort Pitt Blvd., Suite 503, Pittsburgh
14385920		Industrial Towel & Uniform, Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14520301	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14520303	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14520304	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
cr	##+	Montour School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

TOTAL: 5 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Sep 21, 2023

Form ID: pdf900

Total Noticed: 35

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2023 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Edward T. McGrath apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Andrew Kevin Pratt	on behalf of Joint Debtor Sandra McGrath apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Plaintiff Sandra McGrath dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.c om
David Z. Valencik	on behalf of Plaintiff Edward McGrath dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.c om
David Z. Valencik	on behalf of Debtor Edward T. McGrath dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.c om
David Z. Valencik	on behalf of Joint Debtor Sandra McGrath dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.c om
Donald R. Calaiaro	on behalf of Joint Debtor Sandra McGrath dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.c om;eballa@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Edward T. McGrath dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.c om;eballa@c-vlaw.com
Edward T. Harvey	on behalf of Creditor SouthWest Communities Federal Credit Union formerly known as UES Community Federal Credit Union eharvey@hrslaw.com, dscott@hrslaw.com
James Warmbrodt	on behalf of Defendant Fifth Third Bank N.A. bkgroup@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Ingram jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Montour School District jhunt@grblaw.com
Laura McCurdy	on behalf of Creditor Montour School District c/o Weiss Burkardt Kramer LLC. csilliman@wbklegal.com,

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Sep 21, 2023

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jburkardt@wbklegal.com

Laurence A. Mester

on behalf of Defendant Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com

Mary F. Kennedy

on behalf of Defendant Fifth Third Bank N.A. mary@javidianlaw.com,
tami@javidianlaw.com;angie.harrigan@javidianlaw.com

Mary F. Kennedy

on behalf of Creditor Fifth Third Bank an Ohio Banking Corporation mary@javidianlaw.com,
tami@javidianlaw.com;angie.harrigan@javidianlaw.com

Michael Kaminski

on behalf of Plaintiff Edward McGrath mkaminski@c-vlaw.com
jadam@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com

Michael Kaminski

on behalf of Plaintiff Sandra McGrath mkaminski@c-vlaw.com
jadam@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Ryan G Lemke

on behalf of Creditor SouthWest Communities Federal Credit Union formerly known as UES Community Federal Credit Union
rlemke@hrslaw.com, dscott@hrslaw.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 25